

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

In re: ROSS E. BAKER)	
<u>Debtor</u>)	
)	CHAPTER 13
SANTANDER CONSUMER USA INC.)	
SUCCESSOR IN INTEREST TO)	Case No.: 18-17604 (MDC)
GATEWAY ONE LENDING & FINANCE, LLC)	
<u>Moving Party</u>)	
)	
v.)	
)	11 U.S.C. 362
ROSS E. BAKER)	
MEAGHAN BAKER)	11 U.S.C. 1301
<u>Respondent</u>)	
)	
WILLIAM C. MILLER)	
<u>Trustee</u>)	

**CERTIFICATION OF DEFAULT BY DEBTOR IN VIOLATION OF STIPULATION
APPROVED ON JANUARY 5, 2021 AND REQUEST FOR EX PARTE RELIEF FROM
THE AUTOMATIC STAY AND CO-DEBTOR STAY**

Comes Santander Consumer USA Inc. successor in interest to Gateway One Lending & Finance, LLC ("Santander") filing this Certification of Default and ex parte request for relief from the automatic stay and co-debtor stay and hereby certifies;

1. That on January 5, 2021, the Court entered an Order approving a Stipulation providing for an arrearage cure, monthly payments to Santander, and for relief from the automatic stay and co-debtor stay under certain circumstances.
2. Paragraph three (3) of the Stipulation provides that the debtor is to cure arrears by making his regular monthly payment of \$370.95 plus an additional \$1,555.63 each month (total payment of \$1,926.58) for the months of December 2020 through May 2021.
3. Paragraph four (4) of the Stipulation provides that commencing December 2020, if the debtor fails to make any payment to Santander within thirty (30) days after it falls due, Santander may file a Certification of Default with the Court and serve it on all interested parties. Five days after receipt of said Certification Of Default, the Court shall enter an Order granting relief from the automatic stay and co-debtor stay unless an objection has been filed, specifying the reasons for the objection; in which case the Court will set a hearing on the objection.

4. In violation of the Stipulation, the debtor failed to make the arrearage cure payments of \$1,926.58 due for December 2020 through February 2021, for a total default of **\$5,779.74**.
5. The debtor surrendered the vehicle to Santander.
6. As a result of the defaults stated in paragraph four (4) of this Certification, Santander is entitled to stay relief and co-debtor stay relief in regards to personal property described as a 2013 Chrysler Town & Country bearing vehicle identification number 2C4RC1BG4DR696713.

Respectfully submitted:

/s/ William E. Craig

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Local Counsel for Santander Consumer USA Inc.

Successor in interest to Gateway One Lending & Finance, LLC